

Received 11/21/2007

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/046,094		
		Filing Date	1/16/2002		
		First Named Inventor	Jeff S. Eder		
		Art Unit	3692		
		Examiner Name	Sigfried Chencinski		
Sheet		of		Attorney Docket Number	AR - 44

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>Not considered</i>		BALLOW, JOHN; BURGMAN, ROLAND; BURGOZ, SCOTT; "Enhanced Business Reporting"; October 2004, pages 1 - 30, Asset Economics, U.S.A.	
		CHAROENROOK, ANCHANDA; "Does Sentiment Matter?"; December 2003, pages 1 - 44, Financial Management Association International, U.S.A.	
		BANDOPADHYAYA, ARINDAM, JONES, ANNE LEAH; "Measuring investor sentiment in equity markets"; February 2006, v7, pages 208 - 215, Journal Asset Management, U.S.A.	
		PHYSORG.COM, "How much information is too much information?"; pages 1 - 2;; February 15, 2005, PHYSORG.COM, University of Queensland, Australia	

Examiner Signature	<i>[Signature]</i>	Date Considered	11/28/07
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known

Application Number	10/046,094
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Sheet of

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
NOT CONSIDERED		US- 7,246,080 - B1	7-17-2007	Feldman et al.	
		US- 6,317,787 - B1	11-13-2001	Boyd et al.	
		US-			
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶

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NOT		ROLL, RICHARD, "A Mean/Variance Analysis of Tracking Error", pages 13 - 22, V18, Summer 1992, Journal of Portfolio Management, U.S.A.	
CONS		UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE, "Intelligent Agents and how they are changing our learning", UMUC website, August 20, 2003	

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Not Considered	1	ZIPP, ALAN S.; Business valuation methods; 1993, pages 1 - 218, AICPA, U.S.A.	
	2	DAVIDOW, WILLIAM; Accounting systems are completely wrong, Red Herring, January 1, 1995, pages 1 - 3, Red Herring, U.S.A.	
	3	MCTAGGERT, JAMES, KONTES, PETER AND MANKINS, MICHAEL, The value imperative, 1994, pages 1 - 350, The Free Press, U.S.A.	
	4	RAPPAPORT, ALFRED; Creating shareholder value; 1986 & 1998, pages 1 - 195, The Free Press, U.S.A.	
	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, pages 1 - 407, Foresman and Company, U.S.A.	
	6	DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; pages 3 - 444, Princeton University Press, U.S.A.	
	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, pages 47 - 51, AI Expert, U.S.A.	
	8	WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; pages 3 - 447, John Wiley & Sons, U.S.A.	
	9	MOST, KENNETH; Accounting theory; 1977, pages 1 - 348, Grid, Inc., U.S.A.	
	10	HENDRIKSEN, ELDEN, Accounting theory, 1982, pages 1 - 524, Richard D. Irwin, U.S.A.	

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	11	KULKARNI, ARUN; Artificial neural networks for image understanding; 1994; pages 1 - 204, Van Norstrand Reinhold, U.S.A.	
	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; July 1993; pages 1-1 to A4 - 2, Ward Systems Group, U.S.A.	
	13	BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; pages 1 - 741, McGraw Hill, U.S.A.	
	14	FAULKNER, TERRENCE; Applying options thinking to R&D valuation; May/June 1996; pages 50 - 56, Research Technology Management, U.S.A.	
	15	MILLER, MERTON & MODIGLIANI, FRANCO, Dividend policy, growth and the valuation of shares, October 1961, pages 411 - 433, V34, The Journal of Business, U.S.A.	
	16	SIMENSKY, MELVIN & BRYER, LANNING; The new role of intellectual property in commercial transactions, 1994, pages 1 - 572, John Wiley & Sons, U.S.A.	
	17	WILSON, ALBERT, Emerging approaches to impaired property valuation, April 1996, pages 155 - 170, V64, Appraisal Journal, U.S.A.	
	18	BROWN, GORDON T, Free cash flow appraisal, a better way, April 1996, pages 171 - 182, V64, Appraisal Journal, U.S.A.	
	19	BUSINESS EDITORS & REAL ESTATE INDUSTRY WRITERS, EQK Realty Investors I, 4/2/1992, pages 1 - 3, Press Release, U.S.A.	
	20	SWAD, RANDY, Business valuation, applicable standards for CPA's, September 1995, pages 38 - 43, V65, CPA Journal, U.S.A.	

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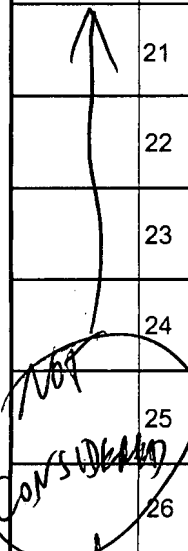
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	21	REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; August 1994; pages 25 - 30, V53, Ohio CPA Journal, U.S.A.	
	22	LIEBICH, KIM; How to value a bank; August 1995; pages 21 - 25, V87, ABA Banking Journal, U.S.A.	
	23	BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer; December 1993, pages 58 - 65, V47, Healthcare Financial Management, U.S.A.	
	24	MAXSON, MARK; Will you get your money's worth?, May/June 1993, pages 54 - 58, V9, Financial Executive, U.S.A.	
	25	FRIEDMAN, RICHARD; Business valuation: calculating it right; October 1994; pages 34 - 39, V10, The Practical Accountant, U.S.A.	
	26	MULLEN, MAGGIE; How to value intangibles; November 1993; pages 92 - 94, V112, Accountancy, U.K.	
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	28	OUROSOFF, ALEXANDRA; What the world's top brands are worth; September 1, 1992; pages 33 - 49, Finance World, U.S.A.	
	29	PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; V3, Credit Risk Management Report, Philips Business Information	
	30	LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business, November 1995, pages 24 - 28, V65, The CPA Journal, U.S.A.	

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		Application Number	10/166,758
		Filing Date	06/12/2002
		First Named Inventor	Jeff S. Eder
		Art Unit	3623
Examiner Name	Sigfried Chencinski		
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	31	HIRSCH, A. ETHAN, What's it worth?, December 21, 1992, page 16, V6, Accounting Today, U.S.A.	
	32	MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D; April 1997; pages 1 - 38, MIT Sloan School of Management, USA	
	33	SIMON, CAROL J. & SULLIVAN, MARY W.; The Measurement and Determinants of Brand Equity; Winter 1993; pages 28 - 52, V12, Marketing Science, U.S.A.	
	34	SVEIBY, KARL & MELLANDER, KLAS; Tango Learning Guide Version 2.1; 1994; pages 4 - 30, Celemi, Sweden	
	35	KAUFMAN, J. JERRY; Value Management; 1998; pages 1 - 90, Crisp Publications, U.S.A.	
	36	HBS Press; Harvard Business Review on Measuring Corporate Performance; 1998; pages 1 - 216, HBS Press, U.S.A.	
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	38	MORRIS, HENRY; Extending the Business Process, October 6, 1998, slides 1 - 20, IDC Presentation, San Francisco, CA, U.S.A.	
	39	AMIR, ELI; & LEV, BARUCH, "Value-relevance of non-financial information", August - December 1996, pages 3 - 30, Journal of Accounting and Economics, U.S.A.	
	40	ERNST & YOUNG, Measures that Matter, 1997, pages 1 - 16, Ernst & Young Center for Business Innovation, U.S.A.	

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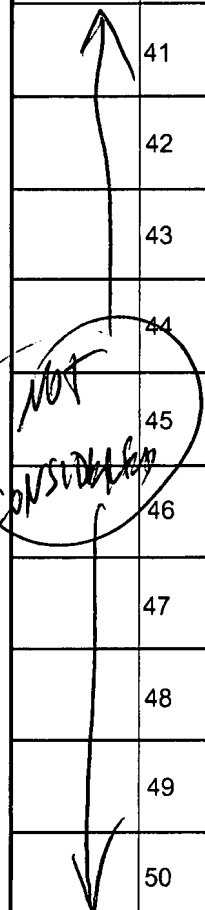
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	41	BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 1999, 1999, pages 1 - 526, Springer, Germany	
	42	AKMAN, VAROL, BOUQUET, PAOLO, et al; Modeling and Using Context - Context 2001, 2001, pages 1 - 469, Springer, Germany	
	43	KUEHNE, SVEN, et al. "SEQL: Category learning as progressive abstraction using structure mapping"; August 2000, pages 770 - 775, Proceedings of 22nd Annual Cognitive Science Conference Philadelphia, PA, U.S.A.	
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	50	BLYTHE, JIM, "An Integrated Environment for Knowledge Acquisition", 2001, pages 13 - 20, Proceedings International Conference on Intelligent User Interfaces, ACM, U.S.A.	

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/046,094		
		Filing Date	01/16/2002		
		First Named Inventor	Jeff S. Eder		
		Art Unit	3692		
		Examiner Name	Sigfried Chencinski		
Sheet		of		Attorney Docket Number	AR - 44

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	51	KOLLER, TIMOTHY, "What is value based management", 3rd Quarter 1994, pages 87 - 101, McKinsey Quarterly, McKinsey, U.S.A.	
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	56	KNIGHT, JAMES, Value Based Management, 1998, pages 1 - 301, McGraw Hill, U.S.A.	
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	59	BROWN, CAROLYN, PHILLIPS, MARY ELLEN, Expert Systems for Management Accounting Tasks, 1995, pages 1 - 204, IMA Foundation, U.S.A.	
	60	Anonymous, "Survey: Too Clever by Half", January 24, 2004, page 12, V370, The Economist, U.K.	

Not Considered

Examiner Signature		Date Considered	11/17/02
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	61	CULP, CHRISTOPHER et al, "Value at Risk for Asset Managers", Derivatives Quarterly, January 8, 1999, pages 22 - 33, V 5, New York, U.S.A.	
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	66	MAIER, DAVID, "Database Desiderata for an XML Query Language"; W3C web site archives, pages 1 - 6, March 2001	
	67	WIDOM, JENNIFER, "Data Management for XML, Research Directions", September 1999, pages 44 - 52, V22, IEEE Data Engineering Bulletin, Special Issue on XML, U.S.A.	
	68	CHAMBERS, ROBERT; QUIGGINS, JOHN; "Resource Allocation and Asset Pricing", pages 1 - 29, November 2002, University of Maryland Working Paper 02 - 20, U.S.A.	
	69	HASENDONCKS, MICHEL, "VBM - Value Driver Tree", June 8, 2005, SAP Corporate Performance Monitoring Seminar. Belgium	
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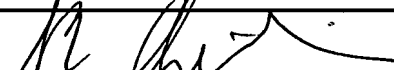
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↑	71	BAGHAI, MEHRDAD, COLEY, STEPHEN & WHITE, DAVID, "The Alchemy of Growth", 1999, pages 2 - 244, Perseus Books, U.S.A.	
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	78	EDER, JEFF, Hard facts about soft assets (and real options), April 3, 2001, pages 1 - 54, Casualty Actuary Society Seminar on Enterprise Risk Management, U.S.A.	
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✓	80	HULL, JOHN C., Options, futures and other derivatives, 2000, pages 1 - 371, Prentice Hall, U.S.A.	

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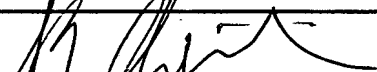
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		Examiner Name	Jeff Eder		
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	81	KLUGE, JURGEN, STEIN, WOLFRAM, LICHT, THOMAS, Knowledge Unplugged, 2001, pages 3 - 207, Palgrave, U.K.	
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	84	SHAFER, GLENN & VOVK, VLADIMIR, Probability and Finance, 2001, pages 1 - 404, John Wiley & Sons, U.S.A.	
	85	FAHY, MARTIN, Strategic Enterprise Management Systems, 2002, pages 1 - 177, AICPA, U.S.A.	
	86	CAOQUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, pages 1 - 442, John Wiley and Sons, Inc., U.S.A.	
	87	HALFORD, GRAEME, BAKER, ROSEMARY, BAIN, JOHN, "How many variables can a human process", Psychological Science, January 2005, pages 70 - 76, V16, U.S.A.	
	88	LORH, STEVE, "Gates tries to inspire future techies", March 2, 2005, page 19, International Herald Tribune, France	
	89	CLARK, PETER et al, "Knowledge entry as the graphical assembly of components", submitted to K-CAP 2001 October 2001, pages 1 - 8, Victoria BC, Canada	
	90	ALEXANDER, CAROL, Risk Management and Analysis, 1998, pages 1 - 275, John Wiley and Sons, U.S.A.	

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	91	MYERS, RANDY, "Measure for Measure", November 1, 1997, pages 31 - 37, CFO Magazine, U.S.A.	
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		Number-Kind Code ² (if known)			
		US- 5,224,034 - B1	06-29-1993	Katz, Paul	
		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
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		US- 5,414,621 - B1	05-09-1995	Hough, John	
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		US- 6,134,536 - B1	10-17-2000	Shepherd, Ian	

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		EP 0 587 290 A2	03-16-1994	Powers et al		
		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi		
		WO 98 38 588	02-28-1997	Mayon and White		

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		US- 6,078,901 - B1	6-20-2000	Ching, Hugh	
		US- 5,644,727 - B1	07-01-1997	Atkins, Charles Agee	
		US- 5,704,055 - B1	12-30-1997	George et al	
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		US- 5,819,237 - B1	10-06-1998	Garman, Mark	
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		US- 6,418,448 - B1	7-09-2002	Sarkar, Shyam Sundar	

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Complete if Known

Application Number	10/046 094
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Filing Date	01/16/2002
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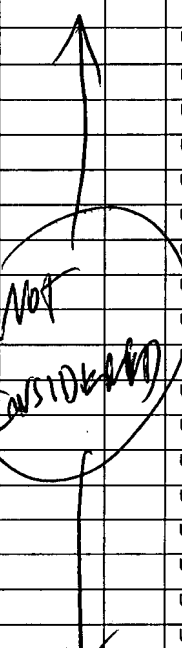
First Named Inventor	Jeff S. Eder
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Art Unit	3692
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Examiner Name	Sigfried Chencinski
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Attorney Docket Number	AR - 44
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U. S. PATENT DOCUMENTS

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
 Not Considered		US- 6,332,163 - B1	12-18-2001	Bowman-Amuah, Michel	
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		US- 2002/0052820-A1	05-02-2002	Gatto, Joseph	
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PTO/SB/08A (08-09)

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Substitute for form 1449/PTO <h2 style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center;">(Use as many sheets as necessary)</p>		Complete if Known <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>10/046,094</td> </tr> <tr> <td>Filing Date</td> <td>1/16/2002</td> </tr> <tr> <td>First Named Inventor</td> <td>Jeff S. Eder</td> </tr> <tr> <td>Art Unit</td> <td>3692</td> </tr> <tr> <td>Examiner Name</td> <td>Sigfried Chencinski</td> </tr> <tr> <td>Attorney Docket Number</td> <td>AR - 44</td> </tr> </table>		Application Number	10/046,094	Filing Date	1/16/2002	First Named Inventor	Jeff S. Eder	Art Unit	3692	Examiner Name	Sigfried Chencinski	Attorney Docket Number	AR - 44
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		US- 6,654,289 - B1	11-25-2003	Brunheroto et al	

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